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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appln. No.: 09/837,884

Applicant: M. Russel Merchen

Filed: April 18, 2001

TC/A.U.: 2135

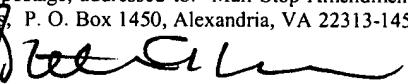
Examiner: Allen S. Wu

Title: METHOD AND SYSTEM FOR AUTHORIZING AND CERTIFYING ELECTRONIC DATA TRANSFERS

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Certificate of Mailing under 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope, with sufficient postage, addressed to: Mail Stop Amendment, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on March 21, 2005.


SignatureStella E. Laicer
Typed or printed name of person signing certificate

AMENDMENT

Sir:

In response to the Office Action mailed September 21, 2004, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Drawings begin on page 8 of this paper and include attached replacement sheets.

Amendments to the Claims are reflected in the listing of claims which begins on page 9 of this paper.

Remarks/Arguments begin on page 18 of this paper.